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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Undra	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Colbert	_
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Undra First Name	Colbert Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	14909 S Evers	If Debtor 2 lives at a different address:
	Number Street	Number Street
	DoltonIllinois60418CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	1 Undra		Colbert	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Part 2:	Tell the Court Abo	ut Your Bankruptcy Ca	se		
Ba are	e chapter of the nkruptcy Code you e choosing to file der		escription of each, see <i>Notice Re</i>		C. § 342(b) for Individuals Filing for opriate box.
8. Ho fee	w you will pay the	more details about he cashier's check, or may pay with a crediction.  I need to pay the fee Individuals to Pay Yes judge may, but is not the official poverty livyou choose this opt	now you may pay. Typically, if y money order. If your attorney is it card or check with a pre-prince in installments. If you choose our Filing Fee in Installments (see be waived (You may requestor required to, waive your fee, a ine that applies to your family see.	you are paying the submitting your ted address. se this option, sign official Form 103 st this option only and may do so on size and you are to submit the	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> BA).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ve you filed for nkruptcy within the it 8 years?	Yes. District  District  District	Where we have a second control of the second	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
ca: bei spo filii yoo pai	e any bankruptcy ses pending or ing filed by a ouse who is not ng this case with u, or by a business rtner, or by an iliate?	Ves. Debtor District Debtor District	<u>W</u> he	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	you rent your sidence?	✓ No. Go to I	rd obtained an eviction judgment line 12. Initial Statement About an Eviction Ankruptcy petition.		st You (Form 101A) and file it with

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Colbert Debtor 1 Undra Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Undra
 Colbert
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Colbert Debtor 1 Undra Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Undra Colbert Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 2/20/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Undra		Colbert	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und relief available under each	der Chapter 7, 11, 12 ch chapter for which	2, or 13 of title 11, United the person is eligible. I al	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not			. ,	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the schedu	les filed with the petition is incorrect.
attorney, you do not	<b>X</b> (2/18/22-1-15/2			
need to file this page.	/s/ Hilary L Jabs		Date	2/20/2018
	Signature of Attorney f	or Debtor	Mi	M / DD / YYYY
	Hilary L Jabs			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Undra		Colbert	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_
Case number (lf known)	,		(State)	_

Check if this is an	
amended filing	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,850.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,850.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$92,921.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,608.00
Your total liabilities	\$106,529.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$542.00
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$292.00

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Deb	tor 1	Undra		Colbert	Case number (if known)	
Part ·	4:	First Name  Answer These Question	Middle Name  ns for Administrative	Last Name ve and Statistical Reco	ords	
	] No	u filing for bankruptcy und  o. You have nothing to repores.	, , ,		mit this form to the court with your other	schedules.
_	<b>-</b>	kind of debt do you have?	sumer dehts. Consur	mer dehts are those incurred	d by an individual primarily for a personal,	
Ľ					al purposes. 28 U.S.C. § 159.	
		our debts are not primarily is form to the court with you		u have nothing to report on	this part of the form. Check this box and	submit
		the Statement of Your Cur 122A-1 Line 11; <b>OR</b> , Form 1			onthly income from Official	\$542.00
9.	Сор	y the following special cat	egories of claims fror	m Part 4, line 6 of Schedu	le E/F:	
	Fron	n Part 4 on Schedule E/F, o	copy the following:		Total claim	
	9a. [	Domestic support obligations	(Copy line 6a.)		\$0.00	_
	9b. <sup>-</sup>	Taxes and certain other debts	you owe the governm	nent. (Copy line 6b.)	\$0.00	<u> </u>
	9c. (	Claims for death or personal i	njury while you were in	ntoxicated. (Copy line 6c.)	\$0.00	_
	9d. \$	Student loans. (Copy line 6f.)			\$0.00	_
		Obligations arising out of a serity claims. (Copy line 6g.)	eparation agreement or	divorce that you did not rep	port as \$0.00	_
	9f. E	Debts to pension or profit-sha	aring plans, and other s	similar debts. (Copy line 6h.)	\$0.00	_

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your o	case:			
Dalatand	Ha da		O allia a d		
Debtor 1	<u>U</u> ndra First Name	Middle Na	Colbert Last Name		
Debtor 2	riocitamo	Wildalo W	Zano Zaot Namo		
(Spouse, if fil	ing) First Name	Middle Na	ame Last Name		
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num (If known)	ber				
Officia	l Form 106A/B		_		Check if this is an amended filing
Sched	dule A/B: Prope	erty			12/1
category v responsibl write your	where you think it fits best. e for supplying correct info name and case number (if	Be as complete an rmation. If more sp known). Answer ev	st an asset only once. If an asset fits in more of accurate as possible. If two married people ace is needed, attach a separate sheet to the ery question.  Id, or Other Real Estate You Own or Ha	e are filing together, both a iis form. On the top of any	are equally
		_			
	No. Go to Part 2	quitable interest ii	n any residence, building, land, or similar pro	perty?	
<b>✓</b>					
	Yes. Where is the property?				
			What is the property? Check all that apply.		claims or exemptions. Put
1.1	Street address, if available, or	other description	Single-family home		ared claims on Schedule D: aims Secured by Property.
	on our address, in available, or	outer description	Duplex or multi-unit building	Current value of the	Current value of the
			Condominium or cooperative	entire property?	portion you own?
			Manufactured or mobile home		
	Number Street		Land	Describe the nature of	of your ownership
			Investment property	interest (such as fee s	simple, tenancy by
	City State	Zip Code	Timeshare Other	the entireties, or a life	e estate), if known.
	,	·	Who has an interest in the property? Check	Check if this is co	ommunity property
			one.		
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about thi property identification number:	s item, such as local	
If you	own or have more than one,	liet hara:	property identification fidinger.		
n you	own or navo more than one,	iot moro.	What is the property? Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.2			Single-family home		ired claims on Schedule D:
	Street address, if available, or	other description	Duplex or multi-unit building		aims Secured by Property.
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		
	Number Street		Land		
	Number Street		Investment property	Describe the nature of interest (such as fee s	
	City State	Zip Code	Timeshare Other	the entireties, or a life	
	Oily State	Zip Code			
			Who has an interest in the property? Check one.	(see instructions)	ommunity property
			Debtor 1 only	ы	
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about thi property identification number:	s item, such as local	

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Debtor 1 Undra		Colbert Case	number (if known)
First Name	Middle Nam		· /
1.3Street address	, if available, or other description	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i> Current value of the entire property?  Current value of the portion you own?
Number	Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this property identification number:	
	value of the portion you own ed for Part 1. Write that number	for all of your entries from Part 1, including any	entries for pages
to you own, lease, ou own that someo  Cars, vans, trucks,		rest in any vehicles, whether they are registere cle, also report it on Schedule G: Executory Contractotorcycles	· · · · · · · · · · · · · · · · · · ·
3.1 Make Model: Year:		Who has an interest in the property? Ch one.  Debtor 1 only	neck Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Approxim Other info	ate mileage:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
		Check if this is community property instructions)	
3.2 Make Model: Year:		Who has an interest in the property? Ch one.  Debtor 1 only	neck Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Approxim Other info	ate mileage: ormation:	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
		Check if this is community property instructions)	(see

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	Undra First Name	Middle Name	Colbert Last Name	Case numb	ei (ii kriowii)	
3.3	Make Model: Year:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	•
	Approximate mileage:		Debtor 2 only	-1.	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•	—————	
			At least one of the debto	rs and another		
			Check if this is commu instructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model: Year:	·	one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only			,
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•	entire property:	portion you own:
			At least one of the debto	rs and another		
			Check if this is commu instructions)	nity property (see		
Exar		•	er recreational vehicles, othe t, fishing vessels, snowmobiles,	·		
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, othe	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu instructions) Who has an interest in the	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Propert  Current value of the portion you own?  claims or exemptions. F
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu instructions)  Who has an interest in the one.	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	Make Model: Approximate mileage: Other information:  Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu instructions)  Who has an interest in the one.  Debtor 1 only	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. It is claims on Schedule ims Secured by Propert  Current value of the
4.1	Make Model: Approximate mileage: Other information:  Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debto Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?

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Colbert Debtor 1 Undra Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom set, living room set, dining room set \$2000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, TV \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$900.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3800.00 for Part 3. Write that number here .....

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Debtor 1 Undra Colbert Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: TCF \$25.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: TCF \$25.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Undra		Colbert	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotia nclude personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:			
		-			
					<del></del>
21.	Retirement or pension Examples: Interests in IF		), thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	or 1 Undra First Name	Colbert Case number (if known  Middle Name Last Name	<i>n</i> )
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qualified state tui	tion program.
	_	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No  Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and rights or power for your benefit	ers
	✓ No		
	Yes. Desc	cribe	
26.	Patents, cop		
		ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No  Yes. Desc	cribe	
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional lic	onege
	No No	anding permits, exclusive lectrices, ecoperative association from 193, liquor lectrices, professional lic	511363
	Yes. Desc	cribe	
Mor	ney or prope	erty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or prope		<pre>portion you own? Do not deduct secured</pre>
	Tax refunds o	owed to you	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about your	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds or  No Yes. Give about your and for the support of the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and and are refunds or ref	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years  Local:  brt st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, projections.	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  perty settlement
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years  Local:  ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, projections.	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
29.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## solution ## sol
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## solution ## sol
28.	Tax refunds or  No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	## solution ## sol

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Deb <sup>-</sup>	tor 1 Undra		Colbert	Case number (if known)	
	First Name	Middle Name	Last Name	<del></del>	
31.	Interests in insurance police Examples: Health, disability, or		savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its	company	ompany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a property because someone has No	living trust, expect pro		y, or are currently entitled to receive	
	Yes. Describe				
33.	Claims against third partie Examples: Accidents, employ		have filed a lawsuit or made nce claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and unlice to set off claims	uidated claims of ev	ery nature, including counterd	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you di	d not already list			
	Yes. Describe				
36.		-	Part 4, including any entries fo		\$50.00
Part	5: Describe Any Busine	ess-Related Prope	erty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have any leg	gal or equitable inter	est in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.			po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or co	mmissions you alread	ly earned		
	Yes. Describe				
39.	Office equipment, furnishir Examples: Business-related of		nodems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

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Deb	tor 1 Undra	Colbert	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of your trade	9	
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	1 301 2 300 113 111			
42.	Interests in partnerships	s or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			<del></del>
12	Customor listo, mailing li	sts, or other compilations		
43.	Customer lists, maining in	sis, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists incl	lude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	— No			
	No No			
	Yes. Describ	e		<del></del>
11	Any husiness-related nr	operty you did not already list		
77.		operty you are not arready not		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
		9		
				<del>-</del>
45 A	المقد مدامة بالمدينة المام مطالبة	of value anticle from Dout 5, including any anticle for name of	rou hour ottoched	
		of your entries from Part 5, including any entries for pages y here		
•				
Part	Describe Any Far	m- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an in	terest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
				ortion you own?
	Yes. Go to line 47.			Oo not deduct secured claims or exemptions
17	Farm animals			i ovembrions
47.	Examples: Livestock, pou	Itry, farm-raised fish		
	No			
	Yes. Describe			

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Debt	or 1 Undra		Colbert	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	.∡ No				
	<b>≚</b>				
	Yes. Describe				
40		<del></del>			
49.	Farm and fishing equip	oment, implements, machinery, fixt	ures, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
	_				
	-			'	
50.	Farm and fishing supp	lies, chemicals, and feed			
	.∡ No				
	<b>≚</b>				
	Yes. Describe				
	L				
51	Any farm- and comme	 rcial fishing-related property you d	d not already list		
01.	Any larm and comme	rolar lishing related property you di	a not an cauy not		
	✓ No				
	Yes. Describe				
52. A	dd the dollar value of a	ll of your entries from Part 6, includ	ing any entries for page	s vou have attached	
		r here		•	
Part 7	Describe All Pro	perty You Own or Have an Inte	rest in That You Did	Not List Above	
		perty of any kind you did not alread			
55.		s, country club membership	y iist:		
	Yes. Give specific information				
	imomation				
54. A	dd the dollar value of a	I of your entries from Part 7. Write	that number here		▶
					-
Part 8	List the Totals of	Each Part of this Form			
rait	List tile Totals of	Lacin artorulasi om			
55 F	Part 1: Total real estate	, line 2		•	
00.1	art ir rotar roar octate	,			
56 r	oart 2 total vehicles, lin	e 5			
	•	nd household items, line 15		_	
57.P	art 3: Total personal ar	ia nousenoia items, line 15	\$3800.00	_	
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$50.00		
50 6	Part 5: Total husiness-r	elated property, line 45	******	_	
J9. F	art o. Total business-I	ciated property, illie 40		<u> </u>	
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52			
61	Part 7: Total other prop	erty not listed. line 54		_	
62. <b>1</b>	Total personal property	Add lines 56 through 61	\$3850.00		+ \$3850.00
			· · · · · · · · · · · · · · · · · · ·	Copy personal property total	
				_	ФСССС СС
60 -	atal of all access to the	Paladula A/D Add Bas 55 - Pro 00			\$3850.00
03.I	otal of all property on S	schedule A/B. Add line 55 + line 62			

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Fill i	n this inforr	mation to identify your ca	ase:		
Deb	tor 1	Undra		Colbert	
)eb	tor 2	First Name	Middle Name	Last Name	
Spou	use, if filing)	First Name	Middle Name	Last Name	
Init	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
	e number			(Glate)	
		Farma 1000			Check if this is
<u>)T</u>	iiciai	Form 106C			amended filing
C	hedule	e C: The Prop	erty You Claim	as Exempt	04/
<b>A</b> :	amount o	if anv annlicable stati	IITORV IIMIT SOME EYEM		n aide righte to receive certain henetite and
x-c nde our	exempt reer a law to exemption at the exemption of the exempt of the exemp	etirement funds—ma hat limits the exempt on would be limited t tify the Property You t of exemptions are you	ay be unlimited in dolla tion to a particular doll to the applicable statut Claim as Exempt claiming? Check one only,	r amount. However, if you claim ar amount and the value of the part ory amount.  even if your spouse is filing with you.	an exemption of 100% of fair market value
x-c nde our	exempt reer a law to exemption and the exemption of the e	etirement funds—mathat limits the exemption would be limited to tify the Property You to of exemptions are you are claiming state and fe	ay be unlimited in dolla tion to a particular doll to the applicable statut Claim as Exempt claiming? Check one only, deral nonbankruptcy exe	r amount. However, if you claim ar amount and the value of the part ory amount.  even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3)	an exemption of 100% of fair market value
nde our Pari	exempt re exempti exem	etirement funds—mathat limits the exemption would be limited to tify the Property You are claiming state and feare claiming federal exemptions.	ay be unlimited in dolla tion to a particular doll to the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(top)	r amount. However, if you claim ar amount and the value of the part ory amount.  even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3)	roperty is determined to exceed that amour
x-e nde our Pari	exempt reer a law to exemption and the exemption of the e	etirement funds—mathat limits the exemption would be limited to tify the Property You are claiming state and feare claiming federal exemptions.	ay be unlimited in dolla tion to a particular doll to the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(tidule A/B that you claim as and Current value of the portion you own	r amount. However, if you claim ar amount and the value of the part amount.  even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  20)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption.	an exemption of 100% of fair market value roperty is determined to exceed that amount.  Specific laws that allow exemption
x-c nde our	exempt reer a law to exemption and the exemption of the e	etirement funds—mathat limits the exemption would be limited to tify the Property You are claiming state and feare claiming federal exemptions of the property are cription of the property are	ay be unlimited in dolla tion to a particular doll to the applicable statut  Claim as Exempt  claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(to dule A/B that you claim as the portion you own	r amount. However, if you claim ar amount and the value of the part amount.  even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  20)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption.	an exemption of 100% of fair market value roperty is determined to exceed that amount.  Specific laws that allow exemption otion.
x-de our ari	exempt rer a law to exemption a	etirement funds—mathat limits the exemption would be limited to tify the Property You are claiming state and feare claiming federal exerciperty you list on Scheen cription of the property acceptation of the property acceptatio	ay be unlimited in dolla tion to a particular doll to the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(tidule A/B that you claim as and Current value of the portion you own	even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  o)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption	an exemption of 100% of fair market value roperty is determined to exceed that amounts.  Specific laws that allow exemption
x-c nde our ari	exempt reer a law to exemption a law to exempt a law to exe	etirement funds—mathat limits the exemption would be limited to tify the Property You are claiming state and feare claiming federal exerciperty you list on Scheen cription of the property acceptation of the property acceptatio	ay be unlimited in dolla tion to a particular doll to the applicable statut.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(to dule A/B that you claim as the portion you own  Copy the value fro Schedule A/B	r amount. However, if you claim ar amount and the value of the part amount.  even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  20)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption.	an exemption of 100% of fair market value property is determined to exceed that amount in the second
x-c nde our ari	exempt reer a law to exemption a	etirement funds—mathat limits the exemption would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemption of the property achedule A/B that lists the general exemption of t	ay be unlimited in dolla tion to a particular doll to the applicable statut.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(to dule A/B that you claim as the portion you own  Copy the value fro Schedule A/B	r amount. However, if you claim ar amount and the value of the part ar amount.  even if your spouse is filling with you.  mptions. 11 U.S.C. § 522(b)(3)  b)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption	an exemption of 100% of fair market value property is determined to exceed that amount in the second
x-c nde our ari	exempt reer a law to exemption a	etirement funds—mathat limits the exemption would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemption of the property you list on Scheen the dule A/B that lists the gs account, TCF	ay be unlimited in dolla tion to a particular doll to the applicable statut.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(todule A/B that you claim as the portion you own  Copy the value fro Schedule A/B  \$25.00	r amount. However, if you claim ar amount and the value of the part ar amount.  even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  b)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption  \$25.00  100% of fair market value, up applicable statutory limit	an exemption of 100% of fair market value property is determined to exceed that amount in the second
x-c nde our ari	exempt reer a law to exemption a law to exempt a law to exemption a law to exempt a law to	etirement funds—mathat limits the exemption would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemption of the property you list on Scheen the dule A/B that lists the gs account, TCF	ay be unlimited in dolla tion to a particular doll to the applicable statut.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(to dule A/B that you claim as the portion you own  Copy the value fro Schedule A/B	r amount. However, if you claim ar amount and the value of the part ar amount.  even if your spouse is filing with you.  mptions. 11 U.S.C. § 522(b)(3)  b)(2)  s exempt, fill in the information below  Amount of the exemption you cla  Check only one box for each exemption  ### ### ### ### ### #### #### ########	an exemption of 100% of fair market value property is determined to exceed that amount is determined to exceed that allow exemption is determined to exceed that allow exemption is determined to exceed the exceeding that all on the exceeding that

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Undra Colbert Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$2,000.00 description: **✓** \$2,000.00 Bedroom set, living 100% of fair market value, up to any room set, dining room applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) description: \$600.00 **✓** \$600.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$300.00 **✓** \$300.00 Cellphone, TV 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$900.00 description: \$900.00 Misc. Jewelry 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

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			3.5			
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Undra		Colbert			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			_		Check if this is an amended filing
Sched	ule D: Credit	tors Who Hav	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are equinber the entries, and attach it to			
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	vith your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes	. Fill in all of the informati	on below.				
Part 1: Lis	t All Secured Claims					
			red claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim  Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion If any

this claim

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Fill in t	this inforr	mation to identify your	case:		I			
Debtor	r 1	Undra		Colbert				
Debtor	r 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	States B	ankruptcy Court for the	: Northern	District of Illinois (State)				
Case n	number n)			(State)				
Offic	cial Fo	orm 106E/F				Chec	ck if this is an	amended filing
			editors Wh	o Have Unsecure	d Claims			12/15
Be as o other p Form 1 claims	complete party to a 06A/B) a that are tries in th	e and accurate as pos iny executory contrac ind on Schedule G: Ex listed in Schedule D: he boxes on the left. A	sible. Use Part 1 for cre ets or unexpired leases t eccutory Contracts and Creditors Who Hold Cla	ditors with PRIORITY claims and Pa hat could result in a claim. Also list Unexpired Leases (Official Form 106 ims Secured by Property. If more spa Page to this page. On the top of an	rt 2 for creditors wi executory contract G). Do not include a ace is needed, copy	th NONPRIO s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	List the erty (Official lly secured out, number
	_ •	editors have priority ( Go to Part 2.	unsecured claims again	st you?				
lis A C	sted, iden s much a continuati	ntify what type of claim as possible, list the claim on Page of Part 1. If me	it is. If a claim has both pr ns in alphabetical order ac ore than one creditor hold	as more than one priority unsecured clai iority and nonpriority amounts, list that cording to the creditor's name. If you h s a particular claim, list the other credito ns for this form in the instruction bookl	claim here and show ave more than two p rs in Part 3.	both priority	and nonprior	ity amounts.
						Total claim	Priority amount	Nonpriority amount
	ILLINOIS			- Last 4 digits of account number	7031	\$47,984.00	\$0.00	\$47,984.00
	Priority C 509 S 6t	reditor's Name h St		When was the debt incurred?	5/1991			
	Debti Debti Debti At le Che Is the cl. Yes	State urred the debt? Check tor 1 only tor 2 only tor 1 and Debtor 2 only ast one of the debtors a ck if this claim relate aim subject to offset?	and another s to a community debt	As of the date you file, the claim is apply.  Contingent  Unliquidated  Disputed  Type of PRIORITY unsecured claim  Domestic support obligations  Taxes and certain other debts you government  Claims for death or personal injuintoxicated  Other. Specify  Other	n: ou owe the ary while you were	0.44.007.00		
		reditor's Name		- Last 4 digits of account number _	0000	\$44,937.00	\$0.00	\$44,937.00
	509 S 6t Number	h St Street		When was the debt incurred?  As of the date you file, the claim i	1/1998 s: Check all that			
	Debt Debt Debt At le	State urred the debt? Check tor 1 only tor 2 only tor 1 and Debtor 2 only ast one of the debtors	and another s to a community debt	apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injunitoxicated Other. Specify Other	ou owe the ary while you were			

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Colbert Debtor 1 Undra Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$143.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2016 PO Box 3517 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 61702 Bloomington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes City of Chicago - Parking and red Light Tickets 4.2 \$9,000.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60680 Chicago State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Parking Tickets Is the claim subject to offset? **✓** No COLLECTION PROFESSIONA \$386.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2017 723 1ST ST Street Number As of the date you file, the claim is: Check all that apply. Contingent 61301 LA SALLE Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL No Other. Specify \_ PAYMENT DATA Yes

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Debtor 1 Undra Colbert Case number (if known) Colbert Case number (if known)

Part 2			Total claim	
4.4	After listing any entries on this page, number them beginning w  CREDIT CONTROL SERVICE  Nonpriority Creditor's Name 5757 Phantom Dr Ste 330  Number Street	- Last 4 digits of account number 0672  When was the debt incurred? 7/2011  As of the date you file, the claim is: Check all that apply.	\$151.00	
	Hazelwood Missouri 63042 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: INFINITY Other. Specify CASUALTY INSURANCE CO		
4.5	DIVERSIFIED CONSULTANT Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD Number Street	Last 4 digits of account number 4341 When was the debt incurred? 9/2017  As of the date you file, the claim is: Check all that apply.  Contingent	\$895.00	
	JACKSONVILLE Florida 32256 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  ☐ Yes	debts  001 Collection; Collecting for ORIGINAL CREDITOR: ATT  Other. Specify MOBILITY		
4.6	DIVERSIFIED CONSULTANT Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD Number Street	Last 4 digits of account number 5278 When was the debt incurred? 11/2017  As of the date you file, the claim is: Check all that apply.  Contingent	\$734.00	
	JACKSONVILLE Florida 32256 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR:		

#### Case 18-04585 Doc 1 Filed 02/20/18 Entered 02/20/18 18:26:55 Desc Main Page 26 of 71 Document

Colbert Debtor 1 Undra Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ENHANCED RECOVERY CO L \$400.00 Last 4 digits of account number 4916 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 9/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: AT T U-**✓** No Other. Specify **VERSE** Yes JEFFERSON CAPITAL SYST \$1,899.00 Last 4 digits of account number 4003 Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Disputed

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Other. Specify \_\_\_\_\_001 UnknownLoanType

Debts to pension or profit-sharing plans, and other similar

Student loans

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Debtor 1 only

**✓** No Yes

Debtor 2 only

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eptor i	Undra			Colbert	Case number (if known)
	First Name		Middle Name	Last Name	
art 3:	List Others	to Be Notified	About a Debt Tha	t You Already Liste	ted
colle colle cred	ection agency	y is trying to colle y here. Similarly, i you do not have a	ct from you for a de f you have more tha	ebt you owe to somed an one creditor for ar	y, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional or debts in Parts 1 or 2, do not fill out or submit this page.
Nam	е			On which entr	try in Part 1 or Part 2 did you list the original creditor?
111	W JACKSON			Line 4.2	of (Check Part 1: Creditors with Priority Unsecured Claims
Nun	umber Street			one):  Part 2: Creditors with Nonpriority Unsecured Claims	
CHI	CAGO	Illinois	60604	Last 4 digits o	of account number
City		State	Zip Code		

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Debtor 1 Undra Colbert Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	j purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$92,921.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$92,921.00	
	ee. Total. Add lines oa through od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$13,608.00	
	6i. Total. Add lines 6f through 6i.	6i.	\$13,608.00	

	Case 18-04585	Doc 1	Filed 02/20/18	Entered 02	2/20/18 18:26:55	Desc Mai	n
Fill in this	s information to identif	y your c	ase:				
Debtor 1	Undra First Name Middle Name Last Name		Colb	ert			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name						
United Sta for the: Case number (If known)	tes Bankruptcy CourtNor	thern	District I	llinois State)			
Schedule 2/T5 Be as complete correct information of an	Form 106G  e. G: Executory Contested and accurate as possible ormation. If more space is a many additional pages, write you are easy executory contracts or une No. Check this box as on this form.	ole. If two needed, c your nam expired leas	married people and opy the additional e and case numbees?	re filing togeth page, fill it ou r (if known).	t, number the entrie	es, and attach	it to this page. On
106A/E  2. List separate lease is form	Fill in all of the information B).  arately each person or confor (for example, rent, volume) amples of executory contr	ompany v ehicle lea	with whom you hase, cell phone). S	ave the contr	act or lease. Then s	state what ea	ch contract or
Person oı	company with whor	n you h	ave the	State what	the contract or l	ease is for	

Schedule G: Executory Contracts and Unexpired Leases

page 1

contract or lease

Official Form

106G

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			Do	cument rat	jc 30 '	00171
Fill in	this infor	mation to identify your c	ase:			
Debto	r 1	Undra		Colbert		
		First Name	Middle Name	Last Name		_
Debto		<del></del>				
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
Case	number			(State)		
(If know						_
						Check if this is ar
<b>~</b>						amended filing
Offi	cial	Form 106H				
Cala	- d l	. II. Varre Caa	labtava			
<u>Scn</u>	eaui	e H: Your Coc	leptors			12/15
known	). Answe	r every question.	tach the Additional Page			any Additional Pages, write your name and case number (if
	laho, Lou	isiana, Nevada, New Mex	lived in a community pro xico, Puerto Rico, Texas, W			mmunity property states and territories include Arizona, California,
<u> </u>	4	Go to line 3.				
L			er spouse, or legal equiva	lent live with you at the	e time?	?
		No				
		Yes. In which communit	y state or territory did you	ı live?	Fill	Fill in the name and current address of that person.
						<del>_</del>
		Name of your spouse, f	ormer spouse, or legal equ	valent		
		Number Street				_
		City	State	Zip (	Code	_
		-				
3. In	Column	1, list all of your codel	otors. Do not include you	spouse as a codebto	r if your	ur spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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E.II. 1 . II. 1 . 1 . 1	(annualisment of the life								
Fill in this in	formation to identify	your case:							
Debtor 1	Undra		Colbe						
Dalata	First Name	Middle Name	Last N	lame	)	Che	ck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame	<u> </u>		An amended filing		
		Northern	District of III				A supplement showing	post-petition cha	pter 13
the:	Bankruptcy Court for	NOTURETTI		State		-,	expenses as of the follo	wing date:	
Case number			`				MM / DD / YYYY		
(II KHOWH)							MIMI / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if kr	about your spouse. I	•	d your spou	se is	not filing w	ith you, do	not include informa	tion about your	
1. Fill in you	ır employment		Debtor 1				Debtor 2		
informati									
If you hav	ve more than one job, separate page with on about additional	Employment status	<b>✓</b> Emplo	-			Employed		
			Not E	mplo	yed		Not Employed		
employers		Occupation	Self-emplo	oyme	ent		_		
Include pa	art time, seasonal, or	Employer's name							
self-emplo	yed work.	Employer's address					-	-	
	n may include student aker, if it applies.		Number St	reet			Number Street		
							-		
			City		State	Zip Code	City	State Zip Code	
		How long employed there?						_	
Part 2: Giv	ve Details About N	Ionthly Income							
	onthly income as of t ss you are separated.	he date you file this form	<b>1.</b> If you have	noth	ning to report f	or any line, v	vrite \$0 in the space. Ir	clude your non-fil	ling
	r non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the	info	rmation for all o	employers fo		es below. If you n	eed
					For Deb	tor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before calculate what the monthly v		2.		\$0.00		_	
3. Estimat	e and list monthly over	time pay.		3.		+ \$0.00		<u>—</u>	
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00			

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Debtor 1 Undra	Colbert	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$0.00	3 1	
5. List all payroll deductions:		_		
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	<del></del>	\$0.00		
+5h.	5 + 31 + 3g 0.	φυ.υυ		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$350.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenar divorce settlement, and property settlement.	nce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receiv Include cash assistance and the value (if known) of any nor cash assistance that you receive, such as food stamps (ben under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	1-			
Food Assistance Programs Income	8f.	\$192.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +	8g + 8h. 9.	\$542.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filin	10. g spouse	\$542.00 +	=	\$542.00
State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives.  Do not include any amounts already included in lines 2-10 or a	our household, your d	ependents, your roomm		
Specify:		, , , ,	11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amou Write that amount on the Summary of Schedules and Statistical				\$542.00
				Combined monthly income
13. Do you expect an increase or decrease within the year af	ter you file this form?			
✓ No.				
Yes. Explain:				

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Debtor 1Undra	C	Colbert		Case number (if		
First Name Middle	Name La	ast Name		known)	'-	_
Official Form 1061. Additional pa	age.					
8a.Net income from rental property and from						
8a.1 Business and Self Employment		1 Debtor 2				
Gross receipts (before all deductions)	\$500.0	0				
Ordinary and necessary operating expenses	-\$150.0	0				
Net monthly income from a business, profess	sion, or farm \$350.0	0	Copy here	\$350.00		

Official Form 106l Schedule I: Your Income page 3

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		Docu	iment Page 34 of 7	L	
Fill in this infor	mation to identify you	case:			
Debtor 1	Undra First Name	Middle Name	Colbert Last Name		
Debtor 2		Widdle Name	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
	Bankruptcy Court for the	e: Northern I	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)			_	MM / DD / YYYY	<u>'</u>
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If (if known). Ans	more space is needed wer every question. cribe Your Househ	d, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
	No	separate household? file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	d your	No Yes			
Part 2: Esti	mate Your Ongoing	g Monthly Expenses			
_	of a date after the bar		you are using this form as a supp plemental Schedule J, check the	•	-
		-cash government assistance I it on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4.	expenses for your residence. In	nclude first mortgage payments and		<b>\$0.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Undra
 Colbert Last Name
 Case number (if known)

 Last Name
 Last Name

riist Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payments	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collect	tion	6b.	\$0.00
6c. Telephone, cell phone, Intern	net, satellite, and cable services	6c.	\$56.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppli		7.	\$192.00
8. Childcare and children's education	ation costs	8.	\$0.00
9. Clothing, laundry, and dry clea	ning	9.	\$10.00
10. Personal care products and s	ervices	10.	\$34.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, n Do not include car payments	naintenance, bus or train fare.	12.	\$0.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deduction	ted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payment	s:		
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
47.1.00		17d	\$0.00
	aintenance, and support that you did not report as deducted from		\$0.00
	I, Your Income (Official Form 106I).	18.	
19. Other payments you make to Specify:	support others who do not live with you.	40	
	not included in lines 4 or 5 of this form or an Schodule II Your Income	19.	\$0.00
20. Other real property expenses 20a. Mortgages on other proper	not included in lines 4 or 5 of this form or on Schedule I: Your Income. tv	20a	\$0.00
20b. Real estate taxes.	•	20a 20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and up		20d	\$0.00
20e. Homeowner's association of		20e	\$0.00
221121121111111111111111111111111111111		206	φυ.υυ

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Debtor 1 Undra			Colbert	Case number (if known)		
First N	lame	Middle Name	Last Name			
21.Other. Spe	cify:				21	\$0.00
	your monthly exp	enses.				\$292.00
22a. Add lir	nes 4 through 21.					\$0.00
22b. Copy	line 22 (monthly ex	openses for Debtor 2), if any,	from Official Form 106J-2			\$292.00
22c. Add lir	ne 22a and 22b. Th	ne result is your monthly expe	enses.		22.	
23. Calculate	your monthly net	income.				
23a. Copy	ine 12 (your comb	ined monthly income) from S	Schedule I.		23a	\$542.00
23b. Copy	your monthly expe	nses from line 22 above.			23b	\$292.00
23c. Subtra	ct your monthly ex	penses from your monthly ir	icome.			\$250.00
The re	sult is your month	ly net income.			23c	
24 Do vou ex	nect an increase	or decrease in your expens	ses within the vear after v	you file this form?		
	•					
		to finish paying for your car lose or decrease because of a n				
	pay			youorigugo.		
☐ No						
✓ Yes						
	Explain here:					
		ily. Family pays for rent/utility	eynenses			
	EIVOS WITH IGHT	ny. I aminy pays for fortbutinty	скрепосо.			

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Fill in this information to identify your case:						
Debtor 1	Undra		Colbert			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

## Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

## Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

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Debtor	his infori	nation to identify your c	ase:				
Deptoi	r 1	Undra		Colbert			
Dalata	. 0	First Name	Middle Na	me Last Nam	9		
Debtor (Spouse		First Name	Middle Na	me Last Name	e		
United	States B	ankruptcy Court for the:	Northern	District of Illinoi	s		
Case n	number			(State	9)		
(If known	1)						Charles (in the control of the contr
Offi	cial	Form 107					Check if this is a amended filing
			l Affaira fa	r Individuala i	Eiling for Bonkri	untov	04/4
					Filing for Bankru		04/1
					ogether, both are equally On the top of any addition		
numbe	er (if kno	own). Answer every q	uestion.				
Part 1	Give	<b>Details About Your</b>	Marital Status a	nd Where You Lived	Before		
1. \	What is	your current marital sta	atus?				
	☐ Mar ☑ Not	married					
ľ	<b>V</b>						
2.	During t	he last 3 years, have yo	u lived anywhere o	other than where you liv	e now?		
	<b>✓</b> No						
l	Yes	. List all of the places yo	u lived in the last 3	3 years. Do not include v	here you live now.		
	Dah	tor 1:		Dates Debtor 1 lived	Debtor 2:		Dates Debtor 2 lived
	Deb	tor 1:		there	Debtor 2:		there
					Same as Debtor 1		Same as Debtor 1
					Same as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Same as Debtor 1  Number Street		Same as Debtor 1
	Nun	nber Street		From			
				·	Number Street		From
	Nun	nber Street State	Zip Code	·	Number Street  City State	Zip Code	From To
			Zip Code	·	Number Street	Zip Code	From
	City	State	Zip Code	·	Number Street  City State  Same as Debtor 1	Zip Code	From To
	City		Zip Code	То	Number Street  City State	Zip Code	From To Same as Debtor 1
	City	State	Zip Code	To	Number Street  City State  Same as Debtor 1	Zip Code	From To Same as Debtor 1

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Colbert

Debt	or 1	Undra	Colbert		number (if known)	
		First Name Middle	Name Last Nan	ne		
Part	2:	Explain the Sources of Your Inc	come			
	<b>Did</b> Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ent or from operating a bu	nesses, including part-time		ars?
	۰		Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips  ✓ Operating a business	\$700.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips  Operating a business	\$2100.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips  ✓ Operating a business	\$2100.00	Wages, commissions, bonuses, tips Operating a business	
   	nclu oubli iling _ist e	you receive any other income during de income regardless of whether that in it benefit payments; pensions; rental into a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	come is taxable. Examples come; interest; dividends; moyou received together, list it	of other income are alimony oney collected from lawsuit only once under Debtor 1.	ts; royalties; and gambling and lo	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD Income - LINK	\$384.00		
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	Est. YTD Income - LINK	\$2,304.00		
		or the calendar year before that: anuary 1 to December 31, 2016 ) YYYY	Est. YTD Income - LINK	\$2,304.00		

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Debtor 1 Undra Colbert \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or '	1 Undra			Co	olbert	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi cor age	iders include your porations of which	relatives; and you are a for a busir	any general partners an officer, director, p ness you operate as	s; relatives of any person in control	general partners; pa or owner of 20% o	rtnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>√</b>	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Troacer for the paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne at benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Undra Colbert Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Undra	Colbert	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		ank or financial institution, set off any amo	unts from your
	✓ No ✓ Yes. Fill in the details.			
		Describe the action the	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit of	creditors, a court-
	✓ No Yes			
Part				
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			

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reptor i	Undra	Colbert	Case number (if know	n)	
	First Name Middle Name			-	
. Wit	hin 2 years before you filed for bankrupto	y, did you give any gifts or contribut	tions with a total value	of more than \$600	to any charity?
	No				
✓					
	Yes. Fill in the details for each gift or cont	tribution.			
	Gifts or contributions to charities	Describe what you contril	outed	Date you	Value
	that total more than \$600	20001120 111141 704 0011111		contributed	14.40
				]	
					-
	Charity's Name				
	Number Street				
	City State Zip Code	<del></del>			
	•				
rt 6:	List Certain Losses				
yan	No Yes. Fill in the details.	Describe any insurance o	overage for the loss	Data of your	Value of property
	Describe the property you lost and how the loss occurred	Describe any insurance c Include the amount that ins pending insurance claims o A/B: Property.	urance has paid. List	Date of your loss	Value of property lost
		A.B. Floperty.			
	List Certain Payments or Transfers				
abo	hin 1 year before you filed for bankruptcy, out seeking bankruptcy or preparing a bar ude any attomeys, bankruptcy petition prepar	nkruptcy petition?			anyone you consulte
abo		nkruptcy petition?			anyone you consulted
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar	nkruptcy petition?			anyone you consulted
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No	nkruptcy petition? rers, or credit counseling agencies for s	services required in your b	ankruptcy.	
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a	services required in your b	ankruptcy.  Date payment	Amount of
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No	nkruptcy petition? rers, or credit counseling agencies for s	services required in your b	Date payment or transfer	
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.  Semrad Law Firm	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a	services required in your b	Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	nkruptcy petition? rers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Was Paid 11701 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment

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Debto	or 1 Undra	Colbert	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 1 year before you filed for bankruptcy, help you deal with your creditors or to make Do not include any payment or transfer that you	payments to your creditors?	n your behalf pay or transfer any property to any	one who promised to
	✓ No ✓ Yes. Fill in the details.			
	1 oc. 1 iii iii die detaile.	Description and value of	of any property Date	Amount of payment
		transferred	payment or transfer was made	amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code	<del></del>		
	the ordinary course of your business or finance include both outright transfers and transfers made and transfers that you have already listed on this No Yes. Fill in the details.	de as security (such as the granting	of a security interest or mortgage on your property).	Do not include gifts
		Description and value of transferred	Describe any property or payments received or debts paid in exchange	Date d transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	9		
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	9		
	Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-protection devices.)		to a self-settled trust or similar device of which	you are a
	✓ No			
	Yes. Fill in the details.			
		Description and value	of the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Undra Colbert Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Colbert Debtor 1 Undra Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Undra				olbert	c	ase number <i>(i</i>	f known)		
		First Name	N	iddle Name	Las	st Name					
26.	Hav	e you been a party	/ in any judicia	al or administi	rative proce	eding under	any environm	ental law? Ir	nclude settleme	nts and order	s.
		No Yes. Fill in the det	ails.								
					Court or ag	ency		Nature	of the case		Status of the case
		Case title			Court Name			-			Pending
		Case number			NumberStree	et		_			On appeal
					City	State	Zip Code	-			Concluded
Pari	11:	Give Details Ab	oout Your Bu	siness or Co	onnections	to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, dic	d you own a	business or	have any of th	e following o	connections to a	any business?	
		A sole propri	etor or self-em a limited liabil a partnership rector, or man at least 5% of bove applies.	aployed in a tra ity company (l aging executive the voting or e Go to Part 12	ade, profess LLC) or limited we of a corporation	sion, or other ed liability pa oration ties of a corp	r activity, either artnership (LLF poration	r full-time or <sub>l</sub>			
	_		117				ure of the busi	ness	Employer Idei		
		Business Name  Number Street			_				EIN:  Dates busines	ss existed	
		City	State	Zip Code	Name	of account	ant or bookke	eper	From		
				·							<del></del> ,
					Descr	ribe the natu	ure of the busi	ness	Employer Idei		
		Business Name							EIN:		
		Number Street			— Name	of account	ant or bookke	eper	Dates busines	ss existed	
		City	State	Zip Code	_				From	То	
					Descr	ribe the natu	ure of the busi	ness	Employer Idei		
		Business Name			_				EIN:		
		Number Street			— Name	of account	ant or bookke	eper	Dates busines	ss existed	
		City	State	Zip Code	_			•	From	To	

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Debtor	1 Undra		Colbert	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other parties.		give a financial statement	to anyone about your business? Include all financial institutions,
ᆫ	Yes. Fill in the details belo	w.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		, 55,	
	Number Street			
	City State	Zip Code		
Part 12	Sign Below			
	ankruptcy case can result in <b>∵</b>	fines up to \$250,000, o	r imprisonment for up to 20	y, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Undra Co Signature of De		<u> </u>	Signature of Debtor 2
	Oignature or Do			Date
	Date 2/20/201	8		Date
Did	you attach additional pages	s to Your Statement of F	inancial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
☑ □	No Yes			
Did	you pay or agree to pay son	neone who is not an atto	orney to help you fill out ba	nkruptcy forms?
<b>✓</b>	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Northern Distr	rict of Illinois	
In re	Undra Colbert		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
			ON OF ATTORNEY I	
1	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf</li> </ul>	year before the filing of the	e petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$500.00
	Balance Due			\$3,500.00
2	. The source of the compensation paid	d to me was:		
	<b>Debtor</b>	Other (specify	)	
3	. The source of the compensation paid	I to me is:		
	<b>✓</b> Debtor	Other (specify	<i>(</i> )	
4	. I have not agreed to share the abmembers and associates of my la		on with any other person unless th	ney are
		v firm. A copy of the agreen	vith a other person or persons who nent, together with a list of the nan	
5	In return for the above-disclosed fee,     a. Analysis of the debtor's finant bankruptcy;	-	al service for all aspects of the bar g advice to the debtor in determini	• •
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may	be required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	and other contested bankruptcy ma	atters;
6	. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreem	ent or arrangement for payment to	me for representation of the
	2/20/2018		/s/ Hilary L Jabs	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	_
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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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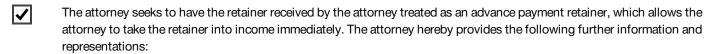
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$52.00 for expenses, leaving a balance due of \$3,862.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/20/2018	
Signed:		
/s/ Undi	ra Colbert	
		/s/ Hilary L Jabs
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Colbert, Undra	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	TRIX
Ti knowledge		fy that the attached list of creditors is to	rue and correct to the best of their
Date:	2/20/2018	/s/ Colbert, Und Colbert, Undra Signature of Del	

ILLINOIS DCFS 509 S 6th St Springfield, IL, 62701

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

COLLECTION PROFESSIONA 723 1ST ST LA SALLE, IL, 61301

CREDIT CONTROL SERVICE 5757 Phantom Dr Ste 330 Hazelwood, MO, 63042

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Case 18-04585 Doc 1 Filed 02/20/18 Entered 02/20/18 18:26:55 Desc Main Document Page 62 of 71

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$52.00 for expenses, leaving a balance due of \$3,862.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/20/2018	
Signed:	
/s/ Undra Colbert	
Jungly Colo	/s/ Hilary L Jabs
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Undra First Name	Middle Name Last N		mber (if known)	
	estions for Reporting Purposes	vane		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual print	marily for a personal, family, siness debts? <i>Business deb</i> stment or through the opera	or household purpose."  ots are debts that you incustion of the business or in	rred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter  Yes. I am filing under Chapter 7. expenses are paid that fund  No.  Yes.  Yes.			and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-5 ☐ 50,001-1 ☐ More tha	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mill \$10,000,001-\$50 mill \$50,000,001-\$100 r \$100,000,001-\$500	illion	0,001-\$1 billion 100,001-\$10 billion ,000,001-\$50 billion In \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 mill \$50,000,001-\$100 r \$100,000,001-\$500	illion	0,001-\$1 billion 000,001-\$10 billion ,000,001-\$50 billion n \$50 billion
For you	I have examined this petition, and correct.  If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.  If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	oter 7, I am aware that I may produce the relief available did not pay or agree to pay so and read the notice require the chapter of title 11, United the chapter of title 11, United the chapter of the theorem. The concealing property, one can result in fines up to \$219, and 3571.	proceed, if eligible, under e under each chapter, and someone who is not an at ed by 11 U.S.C. § 342(b). Ed States Code, specified robtaining money or prop	Chapter 7, 11,12, or 13 I choose to proceed torney to help me fill in this petition. perty by fraud in

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Fill in this infor	mation to identify your c	ase:	<b>发热。</b> 不可以表现
Debtor 1	Undra		Colbert
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

## Official Form 106Dec

Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is N	OT an attorney to help you fill out bankruptcy forms?
☑ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	<u> </u>
Under papelty of parityry I deplace that I have	road the numbers and selectules filed with this dealersties and
that they are true and correct	read the summary and schedules filed with this declaration and
X /s/ Undra Colbert	Vy x
Signature of Debtor 1	Signature of Debtor 2
Date 2/20/2018 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor	1 Undra		Colbert	Case number (if known)
	First Name	Middle Name	Last Name	an about as something a contract of
	/ithin 2 years before you fil- reditors, or other parties. No Yes. Fill in the details be		ou give a financial staten	nent to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	<del>_</del>
	Number Street		_	
	City State	e Zip Code	_	
Part 12	2: Sign Below			
true	e and correct. I understand ankruptcy case can result	d that making a false sta in fines up to \$250,000, Colbert	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of D	Debtor 1		Signature of Debtor 2
	Date 2/20/20	)18		Date
Did	l you attach additional pag	es to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	l you pay or agree to pay so	omeone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debt	or 1 Undra First Name	Middle Name	Colbert Last Name	Case number (if known)	
16.	Calculate the median fa	amily income that applies to y	ou. Follow these steps:		
	16a. Fill in the state in wh	ich you live.	Illinois		
	16b. Fill in the number of	people in your household.	1		
		nily income for your state and si	ze of		\$51,317.00
	household using the link specif	ed in the separate instructions for		list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compa	070	,	, ,	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On the state of t	e top of page 1 of this foo NOT fill out Calculation	rm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(		Calculation of Disposal	box 2, Disposable income is determined under 11 ple Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4	4)	
18.	Copy your total average	monthly income from line 11	•		\$542.00
19.				not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustn	nent does not apply, fill in 0 on	ine 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$542.00
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$542.00
	Multiply by 12 (the r	number of months in a year).			x 12
Madella proprieta de la Companio del Companio de la Companio del Companio de la C	20b. The result is your cu	rrent monthly income for the ye	ar for this part of the form	ı.	\$6,504.00
	20c. Copy the median far	mily income for your state and s	ize of household from lin	e 16c.	\$51,317.00
21.	How do the lines compa	are?			
		line 20c. Unless otherwise orde s 3 years. Go to Part 4.	red by the court, on the t	op of page 1 of this form, check box 3, The	
		n or equal to line 20c. Unless of operiod is 5 years. Go to Part 4.	herwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here I de	clare under nonalty of periusy the	et the information on this	statement and in any attachments is true and correct.	
	by signing here, i de	date under penalty of perjuly the	at the information on this	Statement and in any attachments is true and confect.	
	/s/ Undra Coll	100 9000	Collx	gnature of Debtor 2	
	•			~	
	Date 2/20/2018 MM/DD/Y		D	MM/DD/YYYY	
		do NOT fill out or file Form 1220 fill out Form 122C-2 and file it v		of that form, copy your current monthly income from line	ə 14

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

Colbert, Undra

In re:

Chapter.	Chapter13
CREDITOR MA	ATRIX
ed list of creditors is	s true and correct to the best of their
Colbert, Und	ra / Wall
	CREDITOR MA